

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease **2** Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **19-17063**

Judge **Rosemary Gambardella**

McMillan, Sonya

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **September 3, 2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DLW**

Initial Debtor: **SM**

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ **485.00** per **month** to the Chapter 13 Trustee, starting on **October 1, 2019** for approximately **55** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ **1,350.00** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to **Ditech Financial, LLC** (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Law Office of Dionne Wade	Administrative Expense	1,190.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

Certificate of Notice Page 3 of 9

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ditech	5 Jefferson St Apt 3, Clifton, NJ 07014-1593	21,745.22	2.00%	21,745.22	1,632.38

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
The Bank of New York, et al.	5 Jefferson St Apt 3, Clifton, NJ 07014-1593	56,000.00	205,000.00	205,000.00	0.00	0.00%	0.00

Wells Fargo Dealer Services	2010 Volvo XC90 AWD	6,060.02	4,039.00	0.00	4,039.00	4.00%	4,463.00
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [X] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan [X] NONE

The following secured claims are unaffected by the Plan:

None

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

___ Not less than \$ _____ to be distributed *pro rata*

___ Not less than _____ percent

X *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions [] NONE

Certificate of Notice Page 5 of 9

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
The Bank of New York, et al.	5 Jefferson St Apt 3, Clifton, NJ 07014-1593	56,000.00	205,000.00	205,000.00	0.00	0.00
Wells Fargo Dealer Services	2010 Volvo XC90 AWD	6,060.02	4,039.00	0.00	4,039.00	2,021.62

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: September 3, 2019

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
To address Ditech's Proof of Claim	Addressed Ditech's Proof of Claim

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **September 3, 2019**

/S/ Sonya McMillan
Debtor

Date:

Joint Debtor

Date: **September 3, 2019**

/S/ Dionne L. Wade
Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sonya McMillan
 Debtor

Case No. 19-17063-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 cr +Paterson Police Federal Credit Union, Paterson Police Federal Credit Union, 111 Broadway,
 Paterson, NJ 07505-1135
 cr +The Bank of New York Mellon, et al., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway,
 Suite 407, Cherry Hill, NJ 08034-1925
 518168357 American Express, PO Box 981535, El Paso, TX 79998-1535
 518256129 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518168359 Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765
 518168363 Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176
 518168368 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 518168369 LabCorp., 531 S Spring St, Burlington, NC 27215-5866
 518168372 New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220
 518168374 +Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135
 518168376 St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621
 518168377 Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306
 518168380 Wells Fargo Dealer Services, MAC T9017-026, PO Box 17900, Denver, CO 80217-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsedirecoverycorp.com Sep 07 2019 00:20:03
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 518168356 E-mail/Text: info@payhcs.com Sep 07 2019 00:16:04 Advanced Laparoscopic Assoc.,
 c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831
 518168358 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:52 Avenue/Comenity Bank,
 Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518168360 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 07 2019 00:20:12 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 518168361 E-mail/PDF: gecsedirecoverycorp.com Sep 07 2019 00:20:02 Care Credit, c/o Synchrony,
 PO Box 960061, Orlando, FL 32896-0061
 518168362 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:52 Comenity - Catherines,
 Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518168364 E-mail/Text: bnc-bluestem@quantum3group.com Sep 07 2019 00:15:53 Fingerhut,
 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
 518183422 +E-mail/Text: info@payhcs.com Sep 07 2019 00:16:04 HCS Collections, P.O. Box 306,
 Waldwick, NJ 07463-0306
 518168365 E-mail/PDF: gecsedirecoverycorp.com Sep 07 2019 00:21:29 JC Penney Credit Services,
 Customer Service C/O SYNCEB, PO Box 965009, Orlando, FL 32896-5009
 518168366 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:52 Jessica London,
 c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
 518168367 E-mail/Text: bankruptcy@sccompanies.com Sep 07 2019 00:13:40 K. Jordan, 913 1st Ave,
 Chippewa Falls, WI 54729-1402
 518168370 E-mail/Text: bankruptcy@savit.com Sep 07 2019 00:16:11 Medical Eye Institute of Essex,
 c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
 518168371 E-mail/Text: electronicbkydocs@nelnet.net Sep 07 2019 00:15:18 Nelnet/Dept of Ed,
 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
 518168373 E-mail/PDF: gecsedirecoverycorp.com Sep 07 2019 00:21:30 Old Navy Customer Relations,
 6007 Green Pointe Dr S, Groveport, OH 43125-2008
 518446337 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 07 2019 00:32:20
 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 518168375 +E-mail/Text: BankruptcyMail@questdiagnostics.com Sep 07 2019 00:16:09 Quest Diagnostics,
 500 Plaza Dr, Secaucus, NJ 07094-3656
 518293159 E-mail/Text: bkdepartment@rtresolutions.com Sep 07 2019 00:15:28
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029
 518172186 +E-mail/PDF: gecsedirecoverycorp.com Sep 07 2019 00:21:29 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518168378 E-mail/Text: bkdepartment@rtresolutions.com Sep 07 2019 00:15:28
 The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150,
 Dallas, TX 75247-4029
 518204803 +E-mail/Text: electronicbkydocs@nelnet.net Sep 07 2019 00:15:18
 U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201,
 Lincoln, NE 68508-1911
 518168379 E-mail/PDF: gecsedirecoverycorp.com Sep 07 2019 00:20:03 Walmart/Synchrony Bank,
 Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
 518168381 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:53 Woman Within,
 c/o Comenity Bank Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

TOTAL: 24

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 39

Date Rcvd: Sep 06, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Dionne L. Wade on behalf of Debtor Sonya McMillan dionnewade@optonline.net
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Steven P. Kelly on behalf of Creditor The Bank of New York Mellon, et., al
skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7